In re Yvonne Annette Joyce

\_\_\_\_ Case No.



Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No X	·	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	90.00
b. Water and sewer	\$	90.00
c. Telephone	\$	90.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	30.00
4. Food	\$	239.00
5. Clothing	\$	10.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	40.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
(Specify) Real Property taxes  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	\$	165.00
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	\$	874.00
following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I	- \$	1,714.00
b. Average monthly expenses from Line 18 above	\$	874.00
c Monthly net income (a minus b)	<u>\$</u>	840.00

## **United States Bankruptcy Court** Eastern District of California

In re	Yvonne Annette Joyce		Case No.	10-49461		
		Debtor(s)	Chapter	13		
AMENDMENT COVER SHEET						
Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are attached hereto:  Petition  Creditor Matrix  List of 20 Largest Unsecured Creditors  Schedules (check appropriate boxes). See Instruction #4 below.  A B C D E F G H I S J  Summary of Schedules (includes Statistical Summary of Certain Liabilities and Related Data)  REQUIRED IF AMENDING SCHEDULE(S) A, B, D, E, F, I, OR J.						
Purpose of amendment (check one):  To add pre-petition creditors, delete creditors, change amounts owed or classifications of debt (\$26.00 fee required, provided the judge may, for good cause, waive the charge in any case.) NOTE: Lists, schedules and statements that add or change creditors must be accompanied by an amended matrix listing only the creditors added or changed.  No pre-petition creditors were added, creditors deleted, or amounts owed or classifications of debt changed.						
NOTICE OF AMENDMENT TO AFFECTED PARTIES						
Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) checked above has been given this date to the Trustee in this case, and to any and all entities affected by the amendment, together with a copy of the notice of meeting of creditors, the discharge (if one has been entered), a subsequent notice to file claims (if one has been issued), and any other document affecting the rights of the added creditors. (NOTE: Proof of service, indicating that service has been made, must be filed with the Court.)						
_		Attorney's [or Pro Se Debtor's]				
Dated:		Signature:		/s/ Julius M. Engel		
		Printed Name: Mailing Address:	5855 Auburr	Julius M. Engel 137759 5855 Auburn Blvd. Suite 2 Sacramento, CA 95841		
		DECLARATION BY DEBTOR				
I(We), the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the amendment(s) attached hereto, consisting of pages, is true and correct to the best of my(our) information and belief.						
Dated:	/s/ Yvonne Annette Jo	<u> </u>				
	Yvonne Annette Joyc					
	Debtor's Signature	or's Signature Joint Debtor's Signature				
INSTRUCTIONS						
	this cover sheet ONLY when	filing amended petitions, lists, schedules and statements.	. Do not use an amei	ndment cover sheet when		

- Include the word "Amended" in the title of each amended document.
- Amendments to property schedules (A and B), creditor schedules (D,E, and F), or income/expenses schedules (I and J) must be accompanied by an amended Summary of Schedules. Updates to the schedule totals will not be made unless the summary is filed.
- Amendments to add creditors or change their names/addresses must consist of the amended schedule(s) with a notation to the right of the creditor entry of "A" if the creditor is being added or "C" if it is being changed. Failure to include "A" and "C" notations on amended schedules may result in duplicate or multiple listings on master mailing lists.
- Amendments which add or change creditors must be accompanied by a separately filed amended matrix containing ONLY the additions/changes so that the creditors may be downloaded into the case. The matrix must not contain the "A" or "C" notations.
- When e-Filing an amended matrix, you must submit two separate files: a PDF file containing the amendment cover sheet for the matrix, and a text file containing the creditors in the standard master address list format. These two files must be uploaded together.
- Federal Rule of Bankruptcy Procedure 1009 requires the debtor to give notice of an amendment to the trustee and to any entity affected thereby. Notice of the amendment WILL NOT be given by the Clerk's Office. To comply with this requirement, the debtor's attorney or Pro Se debtor must give notice to the trustee and any entity affected by the amendment by serving all previous court notices including, but not limited to, the notice of meeting of creditors, discharge of debtor, etc. A proof of service, indicating that service has been made, must be filed with the court.
- Checks and money orders should be payable to "Clerk, U.S. Bankruptcy Court." (NOTE: No personal checks will be accepted.)